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DIALOG(R)File 9:Business & Industry(R)
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02610310 (THIS IS THE FULLTEXT)

Clear Communications Launches Online Payments System

(Clear Communications launches payment gateway service that can process online credit card transactions quickly for company call centers)

Newsbytes News Network, p N/A

October 22, 1999

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 203

TEXT:

AUCKLAND, NEW ZEALAND, 1999 OCT 22 (NB) -- By Adam Creed, Newsbytes. New Zealand telecommunications provider Clear Communications has launched a payment gateway service that can process online credit card transactions quickly for company call centers.

A business with a call center will be able to verify customer credit card details in real time using a Web-based interface with New Zealand's EFT-POS (electronic financial transaction - point of sale) banking network. A sales representative just enters a credit card number into the online system Clear, 100 percent owned by the UK's BT Plc, expects around 35 major New Zealand companies to sign up for the service by the end of the year.

"Payment Gateway is a tangible application with real benefits for customers which include lower costs of sales and time efficiencies," said Richard Hardy, Clear's payment gateway product marketing manager. "It will give businesses a first step towards fully integrating the Internet and e-commerce into their business practices."

Costs for the service are based on the number of transactions passing through the call center, Hardy said that typical charges range from NZ\$50 to NZ\$1,500 (US\$25.70 to \$771) per month.

Exchange Rate: \$1 = NZ\$1.95

Reported By Newsbytes.com, <http://www.newsbytes.com>

(19991022/WIRES ASIA, ONLINE, TELECOM/)

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COMPANY NAMES: CLEAR COMMUNICATIONS CORP

INDUSTRY NAMES: Banking; Payment cards

PRODUCT NAMES: Functions related to depository banking NEC (609900); Credit card and check services (738942)

CONCEPT TERMS: All company; All product and service information; E-Commerce; Product introduction

GEOGRAPHIC NAMES: Australia & New Zealand (AUNX); New Zealand (NEZ); Pacific Rim (PARX)

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DIALOG(R) File 583:Gale Group Globalbase(TM)

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09121906

First Ecom.com provides quick Internet credit card solution

US: ONLINE CREDIT CARD SOLUTION BY FIRST

Asia Computer Weekly (XCF) 17-23 May 1999 p.3

Language: ENGLISH

A new online credit card processing solution has been introduced beyond the United States by Hong Kong's First Ecom.com. First Ecom.com collaborated with the Bank of Bermuda and First Data Corporation to offer the Internet solution. The solution allows First's Web sites to perform credit card transactions' authorising/processing in real-time by the bank's data centre. The centre is related to credit card processing facility First Data, who will communicate with the issuing authorities.

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Search Report from Ginger D. Roberts

?t 00103556/7

00103556/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00103556 DOCUMENT TYPE: Review

PRODUCT NAMES: ICVerify (615587)

TITLE: Verify This!

AUTHOR: Fuller, Arthur

SOURCE: Databased Web Advisor, v15 n7 p10(3) Jul 1997

ISSN: 1090-6436

HOME PAGE: <http://www.advisor.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

ICVerify's ICVerify credit card authorization software is used by several large software companies and others who allow purchases to be made with a credit card over the Web. The real-time electronic transaction processing system is used on virtual storefronts, and gives vendors the ability to capture store customer transaction data. Vendors can track demographic and purchasing information with any point-of-sale system. There are two versions available, an executable for the user and a Developer's Kit for programmers. The end-user version is a complete authorization system that includes both ATM and debit card authorizations, draft capture, and check guarantee. The program supports more than 80 card processing networks. The Developer's Kit is used by programmers building point-of-sale (POS), telemarketing, and electronic commerce systems. ICVerify includes built-in support for all data formats used in retail, mail order, and other areas. It also supports both real-time and batch processing, and supports recurring transactions. Security can be enhanced by including address verification, which compares the billing address with the address stored in the bank's computer.

REVISION DATE: 20010430

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DIALOG(R) File 275:Gale Group Computer DB(TM)

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01463760 SUPPLIER NUMBER: 10577449 (THIS IS THE FULL TEXT)

Hughes installing hybrid VSAT network for Chevron.

(very-small-aperture-terminal) (Satellite Networks)

Communications News, v28, n3, p9(1)

March, 1991

ISSN: 0010-3632

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 461

LINE COUNT: 00039

ABSTRACT: Hughes Network Systems (HNS) is installing a \$40 million very-small-aperture terminal (VSAT) hybrid network for Chevron Corp. The hub of the VSAT system will be located in San Ramon, CA, and a backup hub is being installed in Houston. The system will include three-quarter meter terminals at Chevron sites. The system is based on Hughes Network Systems' Personal Earth Station (PES) 6000, which uses a smaller antenna than does other systems. Chevron's Retail Automation Network (RAN) will be carried by PES 6000. RAN is used for point-of-sale credit-card authorization at large Chevron service stations. The new system replaces a terrestrial 2400 b/s multidrop leased-line system and is more economical, more technologically advanced, and has a lower profile.

TEXT:

Hughes Network Systems (HNS) Inc. has begun installing a massive \$40 million telecommunications network for Chevron Corp. The contract is noteworthy not only for its size--approximately 4000 remote terminals will be installed--but also because it represents the first deployment of a new very-small-aperture-terminal (VSAT) product from Hughes. The Personal Earth Station 6000 (PES 6000) uses a smaller antenna than do competitive offerings, and this represents the state of the art in VSAT technology.

The landmark Chevron network includes the installation of a hub in San Ramon, Calif., a backup hub in Houston, and the commissioning of the miniaturized three-quarter-meter terminals at Chevron locations.

The PES 6000s will carry Chevron's RAN (Retail Automation Network), which is used for point-of-sale (POS) applications such as credit-card authorization at high-volume service stations.

Many Chevron corporate sites running standard financial and administrative applications will employ Hughes' PES 8000 product with a 1-meter antenna that can accommodate higher levels of inter-active data traffic. Video broadcasting will also be available to these sites.

The VSAT RAN network replaces a terrestrial 2400 b/s multidrop leased-line configuration, which accessed Chevron's packet-switched network. The new network will provide a maximum response time of two seconds. With its low-profile three-quarter-meter antenna, the PES 6000 product offers Chevron economic, technological, and aesthetic advantages over transmission alternatives.

"Telecommunications plays an important role in helping run Chevron's business efficiently," says Bill Houghton, president of Chevron Information Technology Co. "We expect that this new technology will allow us to improve network availability and quality of service while significantly reducing costs."

Note Jack Shaw, HNS chairman: "We are pleased to offer Chevron the advantages of the newly expanded PES family. The latest breakthroughs in VSAT technology have resulted in an economical yet powerful range of antennas that keep a low profile in retail applications. The Chevron contract thus represents not only one of the largest satellite networks in the world but one of the most advanced."

Chevron Corp., based in San Francisco, is the nation's largest refiner and marketer of petroleum products.

Search Report from Ginger D. Roberts

Hughes Network Systems Inc. is a world leader in advanced digital telecommunications. A premier provider of interactive VSATs, HNS offers communications network solutions that include the Personal Earth Station series, the Gemini earth station, Telephony Earth Station, and in INTELEconference videoconferencing system. In addition, HNS features the SkyRider mobile satellite communications system and the Intergrated Packet Network turnkey packet-switching product line. Headquartered near Washington D.C., HNS is a subsidiary of Hughes Aircraft Co., a unit of GM Hughes Electronics.

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COMPANY NAMES: Chevron Corp.--Management; Hughes Network Systems Inc.--
Contracts

DESCRIPTORS: Networks; Very Small Aperture Terminals; Satellite
Communications; Videoconferencing

SIC CODES: 2900 PETROLEUM AND COAL PRODUCTS; 3577 Computer peripheral
equipment, not elsewhere classified; 3663 Radio & TV communications
equipment; 1311 Crude petroleum and natural gas

FILE SEGMENT: CD File 275

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DIALOG(R) File 15:ABI/Inform(R)

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Small but perfectly formed

Nye, Sheridan

Communications International v26n11 PP: 24-32 Nov 1999 CODEN: CINTDZ

ISSN: 0305-2109 JRNL CODE: COI

DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

LENGTH: 3 Pages

SPECIAL FEATURE: Illustration Graph

WORD COUNT: 2351

ABSTRACT: The Very Small Aperture Terminal (VSAT) industry may not grab headlines like high-profile LEO projects, but the market for affordable, reliable voice and data delivered to small satellite dishes is steadily increasing, both as an alternative and a complement to terrestrial services. And service providers are expanding their traditional business beyond point of sale and rural telephony applications, reinventing VSAT for broadband data at prices that are giving terrestrial frame relay providers considerable pause for thought. Market share is carved almost in two between US-based Hughes Network Systems and Israeli specialist Gilat Satellite Networks. For all the energy being invested in broadband data VSAT services, demand in the short-term will continue to come from the retail sector, principally petroleum and automotive industries, for relatively low-rate applications.

TEXT: Very Small Aperture Terminal systems may not be as 'medio friendly' as their global mobile cousins, reports Sheridan Nye, but the industry is entrenching itself in the corporate data market and has grabbed at the chance to offer affordable broadband services

Satellite communications has taken some hard knocks to its credibility during the past couple of years. Costly payload losses and politically sensitive exports to China have not helped the industry's profile, and Iridium's failure to find a market only served to highlight the central issue of whether a satellite can ever offer a viable alternative to terrestrial wireline and wireless when capacity on the ground is growing at an unprecedented rate.

The Very Small Aperture Terminal (VSAT) industry may not grab headlines like the highprofile LEO projects, but the market for affordable, reliable voice and data delivered to small satellite dishes is steadily increasing, both as an alternative and a complement to terrestrial services. And service providers are expanding their traditional business beyond point of sale (POS) and rural telephony applications, reinventing VSAT for broadband data at prices that are giving terrestrial frame relay providers considerable pause for thought.

UK-based satellite consultancy Comsys says sales of 'star hub' terminals - the most popular VSAT configuration - saw a rolling three-year compound annual growth rate of 16% in 1998. Comsys puts the total number of star terminals installed, or on order, worldwide at nearly 380,000. These are mostly in North America, but with strong growth in Europe taking place "mainly on the back of large networks provided to some large automotive dealerhips, retailers and lottery systems," says Comsys in its new VSAT'99 report.

Market share is carved almost in two between Maryland, US-based Hughes Network Systems (HNS) and Israeli specialist Gilat Satellite Networks. Gilat's declared aim is to match and then overtake its rival, and last year it signaled its ability to do so when it won one of the largestever VSAT contracts from under HNS's nose.

As part of a 10-year upgrade programme, the US Postal Service wanted to

replace terrestrial dial-up connections used for POS, credit card verification and file downloads at some 26,000 post office sites. The VSAT contract, awarded to Gilat subsidiary Spacenet through MCI WorldCom's government markets division, provides back-up service to the carrier's managed frame relay service at 7,000 major sites. But the real significance of the deal, apart from its scale, is that the other 19,000 smaller sites will use VSAT as their primary service, says Simon Bull, principal consultant at Comsys. VSAT is coming of age as a serious alternative to terrestrial X.25, ISDN and frame relay as the price of hardware and per-site-per-month service continues to fall, Bull says. While some offices will need T1 speeds that only leased lines can deliver, VSAT offers an incremental migratory path from lower rates, addressing a common complaint that the jump to T1 is often too large and too expensive.

Spacenet won't disclose the price agreed with the US Postal Service, but competition for the contract with FINS is believed to have been intense.

Dianne VanBeber, vice president of investor relations at Gilat, agrees that prices have fallen steeply over recent years to the point where VSAT can even undercut ISDN. Spacenet quotes around US\$75 (470.5) per site for its frame back-up service.

However, new applications based on broadband and EP will drive prices back up again, she says, as VSAT becomes more Co. pg. 28 > of an enabling technology rather than just an access method. One of Gilat's most sophisticated products is SkyBlaster, its DVB/IP product launched in February which combines Digital Video Broadcast traffic and IP data with a return path at between 38.4Kbit/s and 153.6Kbit/s.

SkyBlaster's largest customer is Floridabased AccentHealth, which ordered 10,000 of the PC-based transmitters. The healthcare media company multicasts video programming to doctors' waiting-rooms, using the return channel to provide advertisers with logs of when their advert was shown. The back channel can also be used for credit and insurance checks and AccentHealth plans multicasts of interactive training videos for doctors.

Gilat's rival HNS has a similar product, DirecWay Multimedia VSAT, just launched at Telecom '99 and with a wideband outbound channel of up to 24Mbit/s.

"We believe that multicast applications will show tremendous growth as intranets develop further," says David Rehbehn, senior director, satellite networks division. Business TV is a typical example of a DirecWay application, whereby the video can be decoded and fed to an analogue TV and simultaneously fed directly to PCs as an MPEG stream. Other uses include distribution of in-store music, multicast file downloads, updates of inventory records, "or any other data that must be shared among multiple locations," Rehbehn says.

Gilat's SkyBlaster is a "vast improvement in capability" on its previous hybrid solution, SkySurfer, which used terrestrial methods for the return path, says Dean Winsbury, product development director at UK-based Satellite Media Services. SMS provides DVB multiplexing and a shared-hub VSAT service using Gilat's SkyStar Advantage platform for intranet and Internet data broadcasting.

However, while there has been "a welcome shift in market perceptions," to an acceptance that IP via satellite is a viable solution for multicast video and audio, the priority should be to bring the overall advantages of satellite to the attention of network managers, he adds.

"Faced with interconnecting 10 or more sites in the WAN, network managers...rarely include a satellite solution in their selection process," Winsbury says. "This is a missed opportunity given the increased likelihood of a single, international supplier, direct-to-building delivery, reduced routing

complexities and lower operational costs."

VSATs other key advantage is as a "unifying technology," says Bull. A network manager introducing a new application across multinational sites typically has to grapple with various flavours of frame relay, T1, ISDN, wireless and dial-up options. "Mis is incredibly time consuming and expensive for major corporations," Bull says, and can end up taking several years to get every location updated.

VSAT, in contrast, presents a uniform, distance-independent platform, giving network managers confidence that an application will perform identically anywhere within the footprint.

Spacenet is contracted by carriers such as MCI WorldCom, AT&T and Ameritech to provide VSAT back-up or primary connections to their customers. But, for economy of scale reasons, the company is unlikely to consider demand for much less than 100-150 locations, says Gilat's VanBeber. "A 12-site network doesn't really do it for us."

Some carriers, however, are looking to offer VSAT to multinational clients with just a handful of sites in 'difficult' locations, where terrestrial alternatives are either unavailable or unreliable. Infonet, for example, is offering its customers VSAT Connect, a back-up and primary connection service that extends the company's World Network to previously inaccessible sites.

A typical VSAT Connect customer might have 30 offices worldwide, of which perhaps three can only be reached by leasing local lines from Infonet's node or via an NNI (network-to-network interface) gateway into the local carrier's network, says Erica Angus, product marketing manager at Infonet.

VSAT Connect, essentially a star arrangement with Infonet's World Network at the hub, allows Infonet to control the connection end-to-end. Terminals and VSAT operations are handled by Hughes Global Systems (a sister unit of HNS) with space segment provided through Hughes's PanAmSat subsidiary.

VSAT Connect is compatible with Infonet's IP and frame relay services and allows the client to extend its VPN - including service management - to offices in practically any location. The failure recovery service is currently based on dedicated bandwidth per site, but will later allow different locations to share the same back-up facility. ATM will also become available over VSAT, Angus says, as soon as the World Network supports it later this year.

The limitation of any satellite service is the delay between the hub and remote terminal, and for this reason some ERP applications will not be practical over VSAT, says Angus. But most small offices in remote locations are only wanting voice, file transfer and e-mail, she adds. Initial VSAT Connect customers include an oil drilling company with regional offices in the mountains of Ecuador - inaccessible even by terrestrial wireless - to a company in India whose local terrestrial lines used to fail with unacceptable regularity.

Infonet is busy training its sales force on the issues specific to satellite, but the approach is to sell the service rather than the technology, says Angus, and to make the whole process of implementation as similar as possible to any other Infonet terrestrial service.

One advantage of the satellite solution is that pricing can be set on a global basis anywhere within the foot-print. A typical scenario - say, a client requiring a 64Kbit/s voice and data connection between a remote site in South America and its European headquarters would cost about \$5,500 (,65,170) a month for a five-year term, Angus says. This includes the service plus hardware and excludes only the VSAT transmission licence fee, which is negotiated with the local regulator (see box).

In its relationship with Hughes, Infonet is also looking ahead to the launch of the first Spaceway services, scheduled to begin in North America in 2002.

Spaceway, Hughes's high-speed Ka-band multimedia satellite service, will not only offer higher bandwidth but also full mesh facility - a single hop from one terminal to another via the GEO satellite, rather than passing traffic through the hub. New operational facilities will be built in, says Harry George, HNS assistant vice president of the satellite networks division, including user-defined bandwidth-on-demand and user monitoring of their network's status.

Rival Gilat plans to challenge Spaceway in the consumer market well before its launch date. The company will announce a consumer broadband partnership with an Internet partner, possibly Microsoft, in the next few months, says VanBeber. Gilat's unique F/TDMA return channel technology needs a relatively low power outdoor unit (ODU) and amplifier, making combined two-way Internet access and broadcast reception feasible via a standard residential dish, according to Gilat.

But for all the energy being invested in broadband data VSAT services, demand in the shortterm will continue to come from the retail sector, principally petroleum and automotive industries, for relatively low-rate applications. "The transition to a pure IP-based world is a long way away and demand for serial protocols and circuitswitched voice will continue for some time," says Rehbehn at Hughes. ci

VSAT vendors - the market leaders

VSAT Star terminal sales by region, 1998

Border trouble for the VSAT service providers

VSAT operators can present their customers with compelling arguments for a satellite-delivered final mile. But crucial aspects of any deal remain out of their control. Licence fees, frequency coordination, cross-border transmission restrictions, interference testing and import duties are just some of the issues generating plies of paperwork for operators and their clients.

If the bureaucratic process was uniform or predictable across different countries, it might be a less onerous task, but the terms are set by local regulators who sometimes act according to a different set of priorities - such as to generate revenues or protect the interests of the PTT.

The UK-based Global VSAT Forum (GVF,), which represents 69 service providers and vendors, presented a list of its members' concerns to Yoshio Utsumi, secretary general of the International Telecommunication Union, at Telecom '99 in Geneva last month.

Its International VSAT Policy Declaration sets out recommendations for how regulators could dismantle perceived barriers and the Forum will distribute the document "to every administration of the world, either by mail, e-mail or in person," says David Hartshorn, the Forum's secretary general.

Hartshorn says most administrations are well-aware of VSAT operators' frustrations, but less well-known are the potential solutions. Among the GVF's suggestions are that operating licences should be recognized across borders and that the PTT should only receive 'landing rights' fees where it provides a useful service.

The applications process in many countries also needs urgent reform and simplification, says the GVE. One way to accomplish this is through 'one-stop-shops' that hold all the regulatory information for a particular region, thereby creating transparency and lowering costs for applicants.

Europe's CEPT, an association of 43 telecomms administrations, plans to launch a database and Web site in February that will support electronic filing, and other regional groups are considering similar schemes, Hartshorn says. The GVF estimates costs incurred by VSAT operators and vendors in entering

regional markets at tens of millions of dollars. Three GVF members have spent more than US\$5 million (C4.7 million) in landing rights, access fees and licences alone. But the greater cost is in lost opportunity.

Infonet's Angus says the carrier and Hughes will take on the administrative burden for their VSAT customers where possible. If the regulator requires the client to apply for a licence in their own name, the two companies will assist with the paperwork and technical data. However, Infonet was unable to prevent one potential client in Africa pulling out when the local regulator demanded a lump sum licencing fee to cover the entire five-year term Infonet was offering.

Inconsistent terms are not only encountered in heavily regulated regions. A study commissioned as part of the European Commission's Satellite Action Plan found wide differences in licensing fees amongst EU member countries, ranging from waived fees to tens of thousands of Euros for the identical configuration. The report identified Portugal as the most expensive member state.

Dean Winsbury of SMS agrees that the lack of a universal licensing framework is "still the major hurdle for VSAT networks". Despite some countries' efforts to simplify the processes, much remains to be done to tackle frequency co-ordination and parallel processing of licenses to transmit across International borders, he says.

The GVF is taking a program of country-specific workshops to regulators in each country. Representatives recently met with Anatel in Brasilia to discuss blanket licensing, certification and customs duties. Next on the list for a visit are the Russian and Nigerian administrations.

To monitor progress, the GVF's Regulatory Working Group will keep 'scorecards' rating each nation's performance. "This will help focus attention on the key priorities that need to be addressed in each nation," Hartshorn says.

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COMPANY NAMES:

Gilat Satellite Networks Ltd TICKER:GILTF334210

Hughes Network Systems Inc 3663DUNS:05-518-5102

GEOGRAPHIC NAMES: United States; US; Israel

DESCRIPTORS: VSAT; Market shares; Satellite communications; Competition

CLASSIFICATION CODES: 9190 (CN=United States); 9178 (CN=Middle East); 8330

(CN=Broadcasting & telecommunications)

PRINT MEDIA ID: 11910

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DIALOG(R) File 636:Gale Group Newsletter DB(TM)

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04198811 Supplier Number: 54906491 (THIS IS THE FULLTEXT)

News in Brief.

Cards International, pNA

June 9, 1999

TEXT:

Boston sells share in Partners First BANKBOSTON HAS sold its equity share in Partners First, a Baltimore-based credit cards company, to Harris Bank - a subsidiary of Bank of Montreal - generating a pretax gain of approximately \$50 million in cash. Partners First was formed in 1998 as a joint venture between BankBoston, Bank of Montreal and First Annapolis. The sale of BankBoston's share will provide Bank of Montreal with a controlling interest in Partners First. Earlier this year, BankBoston and Fleet Financial Group merged to create the eighth-largest US bank and US credit cards issuer. AmEx launches 'black' cards for biggest spenders AMEX HAS launched a new black charge card, Centurion Card, aimed at its biggest spending UK platinum cardholders, in what is regarded as a pilot for a likely global rollout. Membership will be by invitation only and, although there is no official minimum earnings limit, an AmEx official said that the salary threshold would be around [pound]150,000 (\$240,000) per annum. The cards, which are subject to an annual fee of [pound]550, have no credit limit and offer customers a concierge service. A team of consultants - specialists in travel, entertainment and finance - will be available to advise cardholders on holidays, restaurants, clubs as well as investments. Competition is increasing for the high net worth cardholders and the associations last year launched their Signature Rewards and Worldwide products. Merrill Lynch, the investment bank and broker, is believed to have opened 370,000 Visa Signature accounts via its cash management account. Other such brokerage-linked upscale cards launches are expected shortly. MasterCard to change Maestro reporting FROM YEAR-END 1999, MasterCard is to change the way it reports Maestro cardholder numbers to include all cards with Maestro functionality from issuers with a firm commitment to converting to Maestro-branded cards. Previously, the association only included cards actually carrying the Maestro logo, although some regions and Europay - MasterCard's strategic partner in Europe - already report Maestro data in this manner. For year-end 1998, Maestro functional and Maestro-branded cards were broken out separately but from now on only the total number will be reported. Associates gets BP Amoco private cards business ASSOCIATES FIRST CAPITAL has agreed in principle to manage the combined proprietary credit cards programme of BP Amoco in the US. The agreement follows the merger of BP and Amoco in December 1998. Associates has managed and issued Amoco's cobranded cards programme since 1984 and it purchased Amoco's proprietary oil cards portfolio in September 1994. London-based BP Amoco has about 16,300 retail stations in the US and 12,000 additional locations worldwide. ANZ appoints new head of cards ANZ HAS appointed Brian Hartzer as managing director, global cards, replacing the highly respected Charles Carbonaro who retires later this year. Hartzer, who will report to head of personal financial services Peter Hawkins, will join ANZ from First Manhattan Consulting Group where he is vice-president and head of its San Francisco practice. Hawkins said Hartzer would build on ANZ business in Australia and internationally, and work to actively leverage the group's strengths in cards within the personal financial services business. Carbonaro leaves ANZ after a distinguished career in banking and has developed one of the most successful cards businesses in Australia including cobranding alliances with Telstra, Qantas and, more recently, the cobranded ANZ FOOTY Cards. Abbey National to install ATMs in UK Shell stations ABBEY NATIONAL and Shell UK are to install 250 Abbeylink cash machines in Shell service stations throughout the UK over the next two years. The two organisations have signed a joint agreement that represents Abbey's largest third-party link-up. The bank has around 2,300 ATMs throughout the UK, 900 of

ch are in remote locations such as supermarkets, shopping centres and
way stations. This deal will bring the number of its remote ATMs to 1,150.
e already have the second-largest network of cash machines in remote
ocations and this latest initiative will go that bit further in making our
customers' lives easier," said Abbey National retail managing director Andrew
Pople. The move follows a similar deal last month between Halifax and Esso
(see CI 219) . ABN AMRO in deal to develop e-commerce ABN AMRO group
subsidiaries, ABN AMRO Bank and LaSalle Bank, are partnering Tellan Software
and The Planet Group, an e-payments and consulting firm respectively, to
develop new e-commerce products. ABN AMRO Bank and LaSalle said they intend to
use Tellan's e-payments software to process credit cards transactions with
real-time authorisations on the Internet. The banks will also be able to offer
a single point of service for merchant services and Internet payment
capabilities, backed by customer service and technical support, said Sarah
Billings, vice-president and e-commerce strategic manager for ABN AMRO and
LaSalle. UK posts bumper cards spending for April DEBIT AND credit cards
spending in the UK recorded a bumper month in April, rising 15.3 percent
year-on-year to [pound]10.4 billion (\$16.6 billion) and 5.8 percent
month-on-month, according to the London-based Credit Card Research Group
(CCRG). With growth in the numbers of transactions outstripping spending
growth, however, it is likely that retailers are competing heavily on price to
generate the increased turnover, the group said. Credit cards spending rose to
[pound]5.5 billion, a 4.3 percent increase compared with March and a 12.7
percent increase compared with the same period the previous year. Debit cards
spending was up 7.5 percent from March and 18.5 percent from the previous
year, to reach [pound]4.9 billion. "Both credit and debit cards spending are
continuing to show strong growth year-on-year but the outstanding feature in
April was the level of spending in the high street, which has accelerated the
positive trend which was starting to be seen in March," said CCRG director
Nick Cobban. In terms of cards transaction volumes, credit cards were used
106.6 million times and debit cards 171.9 million times. This was a 15.9
percent increase from 1998 and a 5 percent increase from March. Schwab waives
ATM charges for high net worth US clients US ONLINE broker Charles Schwab & Co
is offering its high net worth and active trader customers access to ATMs at
no charge, if they sign up for Schwab Access, a new cash management account.
Schwab said it would waive all of its fees and rebate charges imposed by other
financial institutions every time customers use their Schwab Access Gold Visa
debit cards to withdraw cash from ATMs. First Data names new European head
FIRST DATA RESOURCES has appointed Roger Van Scoy as the new managing director
of its European cards business. He will be responsible for cards processing in
Europe. He will report to First Data Corporation executive vice-president
David Bailis. Van Scoy most recently served as managing director of First
Data's international efforts in the Asia-Pacific region. Prior to joining
First Data in September 1996, he held several positions with Electronic Data
Systems. Maestro debuts SET payments programme for debit THE LONG-AWAITED
implementation of a debit cards secure Internet payments system will now take
place in The Netherlands, backed by Dutch Maestro and Eurocard-MasterCard
issuers and the Dutch central payments body Interpay. The programme will
include an Internet portal called I-Pay that can issue SET wallets to
customers and offers hook-ups to merchant sites. Dutch member banks are
issuing customers with digital certificates from 1 June. While Dutch
EuroCard/MasterCard holders will be immediately able to shop at SET-enabled
merchants anywhere in the world, payments using Maestro debit will not be
available until next year. "This unique initiative will certainly be followed
by other European countries," said Maestro International chairman Paul
Ribourdouille. AmEx and Fidelity offer cobrands AMERICAN EXPRESS and Fidelity
Investments, the largest mutual fund group in the US, are to issue cobranded
gold charge cards. They will be targeted at Fidelity brokerage customers with
a minimum cash management balance of \$30,000. Meanwhile, AmEx has signed up
Banco del Progreso as an independent operator to issue AmEx cards in the
Dominican Republic. Capital One gets on track with Amtrak CAPITAL ONE and
Amtrak, the US passenger rail service, have tied up to issue Amtrak Visa cards
with 'Smartrak Rewards'. The scheme provides cardholders with points for using

cards, with double points on Amtrak purchases. Amtrak said it had more than 21 million intercity rail customers during 1998. Diners appoints MD for WEA region DINERS CLUB International (DCI) has appointed Graham Gertz-Rombach managing director for DCI Europe, Middle East and Africa region. He will be based in London. DataCard appoints new chief executive DATA CARD GROUP has appointed Jerry E. Johnson as its new president and chief executive following the resignation of Glenn Highland. Johnson was formally vice-president and general manager of the Onan division of Cummings Engine Company. While Highland, who left to "pursue other activities", will no longer have a formal relationship with Datacard Group, he will continue to represent Datacard on the board of Prio, an Internet-based service company. Datacard is a provider of cards issuance systems. Maestro in petrol pump deal MASTERCARD IS claiming a first in Asia with the launch of automatic Maestro acceptance points at self-service petrol pumps in Malaysia. Malaysia is one of MasterCard's strongholds in the region and the deal with national oil company Petronas and leading issuer MBf Card Services aims to help consolidate that, with a target of doubling Malaysia's Maestro cardholder base of one million by the end of the year. The latest service is being offered through PIN-based 'Pay-at-Pump' facilities using Maestro enhancements to existing ATM cards. More consumers in the region are turning to debit cards in the current economic situation, according to MasterCard general manager for South East and South Asia Sonny Sannon. Japanese cards spending growth slows SPENDING ON credit cards in Japan grew 4.6 percent for fiscal 1998 - ended 31 March, 1999 - a marked slowdown in growth compared with the previous two years. Growth in 1997 was 8.2 percent and 1996 11.9 percent, according to the Ministry of International Trade and Industry. Total cards sales of [yen]19.16 trillion (\$159 billion), made up of [yen]14.15 trillion of purchases and [yen]5.01 trillion of cash advances, showed strong spending increases in general retailers of 6.5 percent, and restaurants (4.8 percent). Both venues are relatively nontraditional cards outlets, although loyalty schemes and improved merchant coverage have been helping sales. Cash advances on cards, a ready form of unsecured lending in Japan, continues to be a solid business and several new developments - including instant credit cards approval and issuance through ATMs and higher advance limits - should continue the trend. Several consumer finance companies, whose core business is unsecured lending to the higher credit risk category, have also entered the cards market. As the recession bit into Japanese travel, overseas sales of [yen]792.88 billion represented 4.1 percent of total sales compared with 4.3 percent a year earlier. Banks continue to dominate the volume business with 44 percent of sales on bank-issued cards but year-on-year sales growth for the banks was just 2.8 percent. Finance companies grew their sales 4.3 percent and department store issuers 4.4 percent - although sales in the stores were only up 2.6 percent. Supermarket-aligned cards were up 9.3 percent. Warburg Dillon Read analyst Ayako Sato said retail-affiliated cards have been showing strong performance, aided by special in-store promotions and cross-network marketing. San Trading back to barter in Russia SAN TRADING COMPANY (STC), a consumer goods retailer based in Neftekamsk, Russia, has installed a 'settlement card' system, which enables local factories to 'sell' their goods and 'pay' employees without any money physically changing hands. The system is based on ICL's SmartCity, a multiapplication smart cards system and development platform. It aims to relieve the liquidity crisis in parts of Russia and help employers pay staff. In exchange for goods produced, STC provides the factories with financial credit. These credits are used to pay the factories' employees part of their salaries on a smart card.

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Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	16898	(BANK OR CHECK OR CREDIT OR CHARGE?) () CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGECARD?
S3	3091	S2 (5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?)
S4	732	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	114336	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	1516	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	11836	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER?
S8	10	S3 AND S4 AND S5
S9	156	S3 AND S4 AND S6
S10	4	S9 AND S7
S11	0	S4 AND S5 AND S6 AND S7
S12	0	S3 AND S5 AND S6 AND S7
S13	10	S4 AND S5 AND S6
S14	5	S3 AND S6 AND S7
S15	19	S8 OR S10 OR S13 OR S14
S16	12	S15 AND IC=(H04L? OR G06F?)
S17	12	IDPAT (sorted in duplicate/non-duplicate order)
S18	12	IDPAT (primary/non-duplicate records only)

File 347:JAPIO OCT 1976-2001/Aug(UPDATED 011203)

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File 350:Derwent WPIX 1963-2001/UD,UM &UP=200170

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*Foreign
Patent
Database*

Set	Items	Descri
S1	2	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	58868	(BANK OR CHECK OR CREDIT OR CHARGE?) () CARD? ? OR BANKCARD?
		OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX
		OR CHARGE CARD?
S3	6191	S2 (5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE?
		OR SHOP?)
S4	2252	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	174996	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR
		WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	3707	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR -
		CHIPCARD? OR ICCARD?)
S7	13995	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR-
		ONIC() CASH() REGISTER? OR CASHIER?
S8	579	S3 (S) S4 AND S5
S9	604	S3 (S) S4 (S) S6
S10	66	S9 (S) S7
S11	15	S4 (S) S5 (S) S6 (S) S7
S12	13	S3 (S) S5 (S) S6 (S) S7
S13	187	S4 (S) S5 (S) S6
S14	80	S3 (S) S6 (S) S7
S15	92	S3(S) S4(S) S5(S) S6
S16	30	S15 AND S7
S17	41	S11 OR S12 OR S16
S18	24	S17 AND IC=G06F?
S19	26	S18 OR S1
S20	26	IDPAT (sorted in duplicate/non-duplicate order)
S21	25	IDPAT (primary/non-duplicate records only)
		File 348:EUROPEAN PATENTS 1978-2001/NOV W04
		(c) 2001 European Patent Office
		File 349:PCT FULLTEXT 1983-2001/UB=20011129, UT=20011122
		(c) 2001 WIPO/Univentio

European +

PCT

Files

Set	Items	Description
S1	5	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	50002	(BANK OR CHECK OR CREDIT OR CHARGE?) ()CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGECARD?
S3	6147	S2 (5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?)
S4	946	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	397146	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	1024	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	11915	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	277	S3 AND S4
S9	37	S8 AND S5
S10	1	S9 AND S7
S11	185	S3 AND S6
S12	22	S11 AND S5
S13	3	S5 AND S6 AND S7
S14	3	S4 AND S5 AND S7
S15	1	S2 AND S5 AND S6 AND S7
S16	16	S2 AND S5 AND S7
S17	56	S9 OR S10 OR S12 OR S13 OR S14 OR S15 OR S16
S18	56	RD (unique items)
S19	46	S18 NOT PY>1999
S20	46	S19 NOT PD>991217
File	77:	Conference Papers Index 1973-2001/Nov (c) 2001 Cambridge Sci Abs
File	35:	Dissertation Abs Online 1861-2001/Nov (c) 2001 ProQuest Info&Learning
File	583:	Gale Group Globalbase(TM) 1986-2001/Dec 04 (c) 2001 The Gale Group
File	2:	INSPEC 1969-2001/Dec W1 (c) 2001 Institution of Electrical Engineers
File	65:	Inside Conferences 1993-2001/Dec W1 (c) 2001 BLDSC all rts. reserv.
File	233:	Internet & Personal Comp. Abs. 1981-2001/Nov (c) 2001 Info. Today Inc.
File	99:	Wilson Appl. Sci & Tech Abs 1983-2001/Sep (c) 2001 The HW Wilson Co.

Bibliography

Databases

Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	12936	(BANK OR CHECK OR CREDIT OR CHARGE?) ()CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGECARD?
S3	1817	S2(5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?) OR CCT
S4	836	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	70251	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME() PAGE?
S6	368	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	1565	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	36	S3 (S) S4 AND S5
S9	56	S3 (S) S4 (S) S6
S10	4	S9 (S) S7
S11	0	S4 (S) S5 (S) S6 (S) S7
S12	0	S3 (S) S5 (S) S6 (S) S7
S13	39	S4 (S) S5 (S) S6
S14	4	S3 (S) S6 (S) S7
S15	23	S8 AND (S6 OR S7)
S16	27	S10 OR S14 OR S15
S17	24	RD (unique items)
S18	19	S17 NOT PY>1999

*Software
Database*

File 278:Microcomputer Software Guide 2001/Nov

(c) 2001 Reed Elsevier Inc.

File 634:San Jose Mercury Jun 1985-2001/Dec 02

(c) 2001 San Jose Mercury News

File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Nov

(c)2001 Info.Sources Inc

Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	1319852	(BANK OR CHECK OR CREDIT OR CHARGE?) ()CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGE CARD?
S3	187757	S2(5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?)
S4	70796	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	9721698	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	41656	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	146475	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	341658	S7 OR IN()STORE
S9	116	S3(S)S4(S)S5(S)S6(S)S8
S10	32	S3(10N)S4(10N)S5(S)S6(S)S8
S11	127	S9 OR S10
S12	46	RD (unique items)
S13	27	S12 NOT PY>1999
S14	27	S13 NOT PD=991217:20001217
S15	27	S14 NOT PD=20001217:20011205
File	15:ABI/Inform(R)	1971-2001/Dec 04 (c) 2001 ProQuest Info&Learning
File	9:Business & Industry(R)	Jul/1994-2001/Dec 03 (c) 2001 Resp. DB Svcs.
File	623:Business Week	1985-2001/Dec 03 (c) 2001 The McGraw-Hill Companies Inc
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	275:Gale Group Computer DB(TM)	1983-2001/Nov 30 (c) 2001 The Gale Group
File	624:McGraw-Hill Publications	1985-2001/Dec 04 (c) 2001 McGraw-Hill Co. Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	636:Gale Group Newsletter DB(TM)	1987-2001/Dec 03 (c) 2001 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2001/Dec 03 (c) 2001 The Gale Group
File	16:Gale Group PROMT(R)	1990-2001/Dec 03 (c) 2001 The Gale Group
File	610:Business Wire	1999-2001/Dec 04 (c) 2001 Business Wire.
File	148:Gale Group Trade & Industry DB	1976-2001/Dec 03 (c) 2001 The Gale Group
File	20:World Reporter	1997-2001/Dec 04 (c) 2001 The Dialog Corporation

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Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	7129	(BANK OR CHECK OR CREDIT OR CHARGE?) () CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGECARD?
S3	618	S2 (5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?) OR CCT
S4	285	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	24195	WEBBASE? OR SITE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (BASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	151	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	320	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	0	S3 (S) S4 AND S5
S9	49	S3 AND S4
S10	0	S9 AND S5
S11	12	S9 AND S6
S12	3	S9 AND S7
S13	0	S2 AND S5 AND S6 AND S7
S14	74	S2 AND S5
S15	1	S14 AND (S6 OR S7)
S16	15	S11 OR S12 OR S15
S17	15	RD (unique items)
S18	15	S17 NOT PY>1999
S19	14	S18 NOT PD>991217

File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02

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File 474:New York Times Abs 1969-2001/Dec 03

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Financial

Newspapers

Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	203910	(BANK OR CHECK OR CREDIT OR CHARGE?) () CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGE CARD?
S3	32823	S2(5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?) OR CCT
S4	13695	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	373281	WEBBASE? OR WEBPAGE? OR WWW OR WORLD() WIDE() WEB OR WEB() (B- ASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME() PAGE?
S6	6150	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	35098	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC() CASH() REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	684	S3 (S) S4 AND S5
S9	1150	S3 (S) S4 (S) S6
S10	35	S8 AND S6 AND S7
S11	54	S3 AND S4 AND S5 AND S6 AND S7
S12	54	S10 OR S11
S13	49	RD (unique items)
S14	28	S13 NOT PY>1999
S15	28	S14 NOT PD>991217
File 625:American Banker Publications 1981-2001/Dec 05 (c) 2001 American Banker		
File 268:Banking Info Source 1981-2001/Nov W4 (c) 2001 ProQuest Info&Learning		
File 626:Bond Buyer Full Text 1981-2001/Dec 03 (c) 2001 Bond Buyer		
File 267:Finance & Banking Newsletters 2001/Dec 03 (c) 2001 The Dialog Corp.		
File 47:Gale Group Magazine DB(TM) 1959-2001/Dec 04 (c) 2001 The Gale group		
File 570:Gale Group MARS(R) 1984-2001/Dec 04 (c) 2001 The Gale Group		
File 635:Business Dateline(R) 1985-2001/Dec 05 (c) 2001 ProQuest Info&Learning		

*Banking +
Financial
Files*

Set	Items	Description
S1	0	AU=(DRYSDALE I? OR DRYSDALE, I?)
S2	601	(BANK OR CHECK OR CREDIT OR CHARGE?) ()CARD? ? OR BANKCARD? OR CREDITCARD? OR CHECKCARD? OR VISA OR MC OR DISCOVER OR AMEX OR CHARGECARD?
S3	47	S2(5N) (TRANSACTION? OR SALE? OR PURCHASE? OR BUY? ? OR USE? OR SHOP?) OR CCT
S4	11	S2 (5N) (AUTHORI? OR OK OR CHECK? OR APPROV? OR VERIF?)
S5	172	WEBBASE? OR WEBPAGE? OR WWW OR WORLD()WIDE()WEB OR WEB() (B- ASE? OR SITE? OR PAGE?) OR HOMEPAGE? OR HOME()PAGE?
S6	1	(AUTHORI? OR VERIF?) (5N) (CARD? OR TOKEN? OR SMARTCARD? OR - CHIPCARD? OR ICCARD?)
S7	41	POS OR EPOS OR ECR OR POINT() (SERVICE? OR SALE?) OR ELECTR- ONIC()CASH()REGISTER? OR CASHIER? OR SALE?() (COUNTER? OR TERM- INAL?)
S8	0	S3 AND S4 AND S5
S9	0	S3 AND S4 AND S7
S10	0	S3 AND S4

File 139:EconLit 1969-2001/Nov

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